St Andrews, Floride, Oct 8th, 1924.

Northwestern Mutual Life Insurance Co., Milwaukee, Wis.

Gentlemen: -

Your letter of Octob r 4th is at h nd. I thank you for your liberal offers as to carrying the interest on my loan but I must raise some money, and under conditions as they exist here I see no way of doing to other than to each in on my policy.

The total amount of the policy is with added presents \$3.877. I own you the loan of \$2.000. What will the policy bring in cash, suggested value?

I get no better. My physician is now loading me down with stry hains but 't doe not appear to remedy my heart trouble. My pulse has fallen to 28. Better set my house in order.

Truly yours